

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

In re:	Ward, Barry E	§	Case No. 04 B 42759
	Ward, Ama A	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/17/2004.

2) The plan was confirmed on 01/24/2005.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/24/2007.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/03/2005 and 03/09/2009.

5) The case was dismissed on 03/09/2009.

6) Number of months from filing or conversion to last payment: 51.

7) Number of months case was pending: 54.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$34,310.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$22,160.00
Less amount refunded to debtor	\$26.56

**NET RECEIPTS:** \$22,133.44

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,300.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,200.72
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,500.72

Attorney fees paid and disclosed by debtor NA

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Great American Finance Company	Secured	\$990.00	\$990.00	\$990.00	\$990.00	\$131.56
National City Mortgage Co	Secured	\$141,963.00	\$142,242.24	\$142,242.24	\$0	\$0
National City Mortgage Co	Secured	\$1,042.99	\$1,042.99	\$1,042.99	\$59.41	\$0
Wells Fargo Fin Acceptance	Secured	\$15,060.00	\$15,060.00	\$15,060.00	\$15,060.00	\$1,995.35
Ameritech	Unsecured	\$492.00	NA	NA	\$0	\$0
CB USA	Unsecured	\$906.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$3,800.00	\$3,930.00	\$3,930.00	\$80.86	\$0
Credit Protection Association	Unsecured	\$82.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$507.00	\$657.43	\$657.43	\$0	\$0
Educational Credit Management Corp	Unsecured	\$2,396.00	\$7,299.00	\$7,299.00	\$150.20	\$0
Fairlane Credit L.L.C.	Unsecured	\$5,310.00	NA	NA	\$0	\$0
Fingerhut Corporation	Unsecured	\$752.00	NA	NA	\$0	\$0
Harvard Collection Services In	Unsecured	\$472.00	NA	NA	\$0	\$0
Jefferson Capital	Unsecured	\$752.00	\$752.00	\$752.00	\$15.47	\$0
NCO Financial Systems	Unsecured	\$188.00	NA	NA	\$0	\$0
Professional Credit Services	Unsecured	\$75.00	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$958.29	\$958.29	\$19.72	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Sallie Mae	Unsecured	\$2,668.00	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$1,626.00	NA	NA	\$0	\$0
United Student Aid Funds Inc	Unsecured	\$4,384.00	\$4,731.57	\$4,731.57	\$97.36	\$0
Wells Fargo Fin Acceptance	Unsecured	\$2,000.00	\$2,142.55	\$2,142.55	\$32.79	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$142,242.24	\$0	\$0
Mortgage Arrearage	\$1,042.99	\$59.41	\$0
Debt Secured by Vehicle	\$15,060.00	\$15,060.00	\$1,995.35
All Other Secured	\$990.00	\$990.00	\$131.56
<b>TOTAL SECURED:</b>	\$159,335.23	\$16,109.41	\$2,126.91
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$20,470.84	\$396.40	\$0

**Disbursements:**

Expenses of Administration	\$3,500.72	
Disbursements to Creditors	\$18,632.72	
<b>TOTAL DISBURSEMENTS:</b>		\$22,133.44

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 12, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.